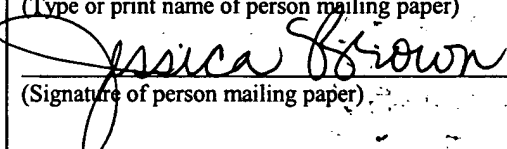




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PATENT
Attorney Docket No. 064754-0012 (was 20406-19)

CERTIFICATE OF MAILING I hereby certify that on May 20, 2002, this paper (along with any paper referred to as being attached or enclosed) is being deposited with the United States Postal Service with sufficient postage in an envelope addressed to Assistant Commissioner for Patents, Attention: BOX MISSING PARTS, Washington, D.C. 20231: 37 CFR 1.8(a) <input checked="" type="checkbox"/> with sufficient postage as first class mail Jessica S. Brown (Type or print name of person mailing paper)  (Signature of person mailing paper)
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Serial No. 10/057,436

Filed: January 25, 2002

Title: COMPUTERIZED AND RETAIL
FINANCE PROGRAM SELECTION
SYSTEMS AND METHODS

Applicants: Atanas Stoyanov et al.

Group Art Unit No.: 2164

Examiner: Not known

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Patents
Attention: BOX MISSING PARTS
Washington, D.C. 20231

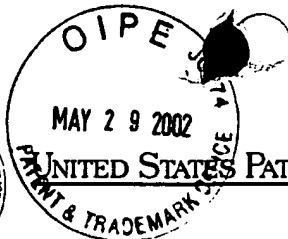
RESPONSE TO
NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

Sir:

This is in response to the Notice to File Missing Parts of Application, mailed on February 19, 2002. A copy of "Part 2 - Copy to Be Returned with Response" is enclosed with this response.

SURCHARGE

Please charge the required missing parts surcharge of \$65 to Applicant's attorney's deposit account, account no. 501946.



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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/057,436	01/25/2002	Atanas Stoyanov	20406-19

CONFIRMATION NO. 9655

FORMALITIES LETTER



OC000000007494256

OPPENHEIMER WOLFF & DONNELLY LLP
Suite 3800
2029 Century Park East
Los Angeles, CA 90067

Date Mailed: 02/19/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

Melhemebit kibret
Customer Service Center
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

06/03/2002 MBERHE 00000021 501946 10057436

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